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45	9 -		
United States Bankruptcy Court  Northern District of Illinois	VOLUNTARY PETITION		
Name of Individual Debtor: (enter Last, First, Middle):  Prado, Jesus	Name of Individual Debtor: (Spouse) ( Last, First, Middle):		
All Other Names used by the Debtor in the last 8 years: (include married, maiden, and trade names)	All Other Names used by the Joint Debtor in the last 8 years: (include married, maiden, and trade names)		
Last four digits of Soc. Sec. Complete EIN or other Tax I.D. No. (if more than one , state all):  0133	Last four digits of Soc. Sec. Complete EIN or other Tax I.D. No. (if more than one, state all):		
Street Address of Debtor (No. & Street, City, and State): 5841 Huron Street Berkeley, Illinois 60163	Street Address of Debtor (No. & Street, City, and State):		
County of Residence or of the Principal Place of Business: Cook	County of Residence or of the Principal Place of Business:		
Mailing Address of debtor if different from street address:	Mailing Address of debtor if different from street address:		
Location of Principal Assets of Business Debtor (if different from street address above	:):		
Type of Debtor (Form of Organization) (Check one box)  [X] Individual (includes joint debtor) [] Corporation (includes LLC and LLP) [] Partnership [] Other (If debtor is not one of the above entities, check this box and provide the [] Stockbroker	Chapter of Bankruptcy Code Under Which the Petition is Filed (Check one box)  [] Chapter 7 [] Chapter 11 [] Chapter 15 Petition for Recognition [] Chapter 9 [] Chapter 12 of a Foreign Main Proceeding [X] Chapter 13 [] Chapter 15 Petition for Recognition		
information requested below.) [ ] Commodity Broker [ ]Clearing Bank	Nature of Debts (Check one box)		
Tax-Exempt Entity  [] Debtor is a tax-exempt organization under Title 26 of the United States  Code (the Internal Revenue Code	[X] Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose"		
Filing Fee (Check one box)  [X] Full Filing Fee attached  [] Filing Fee to be paid in installments (Applicable to individuals only)  Must attach signed application for the court's consideration certifying that the debte unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.	Check if:		
[] Filing Fee waiver requested (Applicable to Chapter 7 individuals only). Must attac signed application for court's consideration. See Official Form 3B.	h [] Debtor's aggregate noncontingent liquidated debts owed to non-insiders or affiliates are less than \$2 million.  Check all applicable boxes:  [] A plan is being filed with this petition.  [] Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).		
Statistical/ Administrative Information	THIS SPACE FOR COURT USE ONLY		
[] Debtor estimates that funds will be available for distribution to unsecured creditors [X] Debtor estimates that, after any exempt property is excluded and administrative endings available for distribution to unsecured creditors.			
Estimated Number of Creditors       1-     50-     100-     200-     1,000-     5,001-     10,001-       49     99     199     999     5,000     10,000     25,000       [X]     []     []     []     []     []     []	25,001- 50,001- OVER 50,000 100,000 100,000 [] [] []		
Estimated Assets \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000.001 to \$10,000,001 to \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million [] [] [X] [] []	5 \$50,000,001 More than \$100 million \$100 million [] []		
Estimated Debts \$0 to \$50,001 to \$100,001 to \$500,001 to \$1,000.001 to \$10,000,001 to \$50,000 \$100,000 \$500,000 \$1 million \$10 million \$50 million  [] [] [X] [] [] []	\$50,000,001 More than \$100 million \$100 million [] []		

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Volunta	ry Petition	Name of Debtor(s) Jesus Prado		
	All Prior Bankruptcy Cases Filed Within	n Last 8	Years (If more than one, attac	h additional sheet)
Location Where F		Case ?	Number:	Date Filed:
	Pending Bankruptcy Case Filed by any	Spouse,	Partner or Affiliate of this D	ebtor (If more than one, attach additional sheet )
Name of	Debtor:	Case N	Number:	Date Filed:
District:		Relatio	onship:	Judge:
	Exhibit A			Exhibit B
(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting Relief under Chapter 11.)  (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the forgoing petition, declare that I have informed The petitioner that [he or she] may proceed under chapter 7, 11, 12 or 13 of title 11 United States Code, and have explained the relief available under each such chapter.				re primarily consumer debts.)  ter named in the forgoing petition, declare that I have informed  may proceed under chapter 7, 11, 12 or 13 of title 11 United
[] Exhib	it A is attached and made a part of this petition		Bankruptcy Code/	Paul C. Sheils Attorney for Debtor(s)  Date
Does debtor own or	have possession of any property that poses or is all	lleged to p	Exhibit C ose a threat of imminent and ident	ifiable harm to public health or safety?
[] Yes, and Exhibit	C is attached and made part of this petition			,
[X] No	by every individual debtor. If a joint petition i	a filad a	Exhibit D	ottock a consecte Eukikit DV
	bit D completed and signed by the debtor is a			
If this is a joint pet		ittaciicu t	ma made a part of this petition	•
	it D also completed and signed by the joint d	ebtor is a	ttached and made a part of this	s petition.
	Inf		n Regarding the Debtor-Venneck any applicable box)	ue
[X]	[X] Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this district for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.			
[]	There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.			
[] Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.				
	Statement by a Debtor Who Resides as a Tenant of Residential Property			
[]	(Check all applicable boxes)  [ ] Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)			
	(Name of landlord that obtained judgment)			
			(Address of la	ndlord)
[]	Debtor claims that under applicable nonbar permitted to cure the entire monetary defau possession was entered, and			
[] Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of this petition.				

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3.5	
Voluntary Petition	Name of Debtor(s):
Signa	tures
Signature(s) of Debtor(s) (Individual/Joint)	
I declare under penalty of perjury that the information provided in this petition Is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under Chapter 7] I am aware that I may proceed under Chapter 7, 11, 12, or 13 of Title 11 United States code, understand the relief available under each such chapter, and choose to proceed under Chapter 7.  I request relief in accordance with the chapter of Title 11, United states Code, Specified in this petition.  /s/ Jesus Prado  Signature of Debtor	
Signature of Joint Debtor	
Date	
Signature of Attorney	
Signature of Attorney for Debtor	
PAUL C. SHEILS Printed Name of Attorney for Debtor(s)	
PAUL C. SHEILS, ATTORNEY Firm Name	
Address HINSDALE, ILLINOIS 60521	
(630) 655-1204 Telephone Number	
Date	

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### UNITED STATES BANKRUPTCY COURT

			01(1122 011112	30 2111 (11110		, 0111	
			Northern	District of	Illinois		
	In re _		_	Case No			
		Debtor(s)				(if known	1)
ЕХНІВІТ	D – IND	IVIDUAL DEBTOR'S	STATEMENT OF COMPL	LIANCE WITH CRE	DIT COUNSELI	ING REQUIREM	ENT
will be al	file a bar ole to resu	nkruptcy case, and the ime collection activitie	court can dismiss any case y	you do file. If that ha is dismissed and you	ppens, you will lo file another bar	ose whatever filing	If you can not do so, you are not fee you paid, and your creditor, you may be required to pay
statements		dividual debtor must file d attach any documents		on is filed, each spouse	e must complete a	nd file a separate E	xhibit D. Check one of the five
coun oppo have	seling a rtunitie a certi	agency approved es for available of ficate from the a	before the filing of d by the United State credit counseling and agency describing the ant plan developed the	es trustee or ba d assisted me ir le services prov	nkruptcy ad n performing rided to me.	ministrator thg a related bu	nat outlined the
coun	seling a	agency approved es for available of	efore the filing of noted by the United State credit counseling and the agency describin	es trustee or bard assisted me in	nkruptcy ad n performing	ministrator thg a related bu	nat outlined the dget analysis, but I do

[ ]3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and that following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

certificate from the agency describing the services provided to you and a copy of any debt repayment plan

developed through the agency no later than 15 days after your bankruptcy case is filed.

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in a dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

[ ]4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

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Document Page 5 of 42 [] Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency					
so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);					
[] Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after					
unreasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the					
internet.);					
[] Active military duty in a military combat zone.					
[ ]5. The United States trustee or bankruptcy administrator has determined that the credit counseling					
requirement of 11 U.S.C. § 109(h) does not apply in this district.					
I certify under penalty of perjury that the information provided above is true and correct.					
Signature of Dobton: /a/ Logue Prodo					
Signature of Debtor: /s/ Jesus Prado					
Date:					

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# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re _	Jesus Prado	Case No
		Chapter

### **SUMMARY OF SCHEDULES**

### AMOUNTS SCHEDULED

NAME OF SCHEDULE	ATTACHED	NO. OF	ASSETS	DEBTS	OTHER
	YES/NO	SHEETS			
A - Real Property	Yes	1	\$89,000.00		
B - Personal Property	Yes	3	\$5,200.00		
C - Property Claimed as Exempt	Yes	1	\$17,500.00		
D - Creditors Holding Secured Claims	Yes	1		\$13,728.00	
E - Unsecured Priority Claims	Yes	1	0	\$0.00	
F - Unsecured Nonpriority Claims	Yes	1	0	\$33,141.00	
G - Executory Claims/ Unexpired Leases	Yes	1	0	0	
H - Codebtors	Yes	1	0	0	
I - Debtor's Current Income	Yes	1	0	0	\$3,480.00
J - Debtor's Current Expenses	Yes	1	0	0	\$3,980.00
		12	0	0	
		L	\$111,700.00	0	
				\$46,869.00	

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

In re <u>Jesus Prado</u>	Case No
	Chanter

## STATISTICAL SUMMARY OF CERTIAN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

[] Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic support obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	\$0.00
Student Loan Obligations (from Schedule F)	\$0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	0.00

### State the following:

~ · · · · · · · · · · · · · · · · · · ·	
Average income (from Schedule I, Line 16)	\$3,480.00
Average Expenses (from Schedule J, Line 18)	\$3,980.00
Current Monthly Income (from Form 22A, Line 12; <b>OR</b> , Form	\$5,308.00
22B Line 11; <b>OR,</b> Form 22C, Line 20)	

### State the following:

State the following.	
1. Total from Schedule D, "UNSECURED PORTION, IF	\$0.00
ANY" column.	
2. Total from Schedule E, "ÁMOUNT ENTITLED TO	\$ 0.00
PRIORITY, IF ANY" column.	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO	\$0.00
PRIORITY, IF ANY" column.	
4. Total from Schedule F.	\$33,141.00
5. Total of non-priority unsecured debt (sum of 1, 2, and 4.	
	\$33,141.00

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In re:	Jesus Prado	Case No.
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### SCHEDULE A- REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as co tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTORS INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT OR COMMUNITY	CURRENT VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
5841 Huron Street Berkeley, Illinois	Undivided 50%	С	\$89,000.00	\$7,503.00
	Total		\$89,000.00	\$0.00

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In re	Jesus Prado	Case No.	
111 10	ocsus i i auo	case 110.	

### **SCHEDULE B - PERSONAL PROPERTY**

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no personal property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

,	TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H USBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1.	Cash on hand.		5841 Huron Street Berkeley, Illinois		\$100.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Chase Checking		100.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.		5841 Huron Street Berkeley, Illinois		\$500.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			\$500.00
6.	Wearing apparel.		5841 Huron Street Berkeley, Illinois		
7.	Furs and jewelry.				
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in education IRA as defined in 26 USC S 529(b)(1). Give particulars. (File separately the records of any such interests. 11USC s 521(c) Rule 1007(b).	X			

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In re	Jesus Prado	Casa No
m ie _	Jesus Prado	Case No.

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H USBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses.  Itemize	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and non negotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support,, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A – Real Property.	X			
20. Contingent and noncontingent interests of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims.  Give estimated value of each.	X			

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In re	Jesus Prado	Case No.
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## SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	H USBAND, WIFE, JOINT OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
22. Patents, copyrights, and other intellectual property. Give particulars.	X			
23. Licenses, franchises, and other general intangibles. Give particulars.	X			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 USC s 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1995 Honda Civic 1999 Olds Bravada		\$2,000.00 \$2,000.00
26. Boats, motors and accessories.	X			
27. Aircraft and accessories.	X			
28. Office equipment, furnishings and supplies.	X			
29. Machinery, fixtures, equipment and supplies used in business.	X			
30. Inventory.	X			
31. Animals.	X			
32. Crops – growing or harvested. Give particulars.	X			
33. Farming equipment and implements.	X			
34. Farm supplies, chemicals and feed.	X			
35. Other personal property of any kind not already listed. Itemize.	X			
		Total personal property		\$5,200.00

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### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under (check one box)

[] Check if debtor claims an exemption that exceeds \$125,000.

[] 11 U. S. C. § 522 (b)(2): [X] 11 U. S. C § 522 (b)(3):

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH	VALUE OF CLAIMED	CURRENT MARKET
	EXEMPTION	EXEMPTION	VALUE OF PROPERTY
			WITHOUT DEDUCTING
	725 H. COM CTATC	0.100.00	EXEMPTION
Cash on hand	735 IL COM STATS Sec 5/12-1001(b)	\$ 100.00	\$ 100.00
	Sec 3/12-1001(0)		
Chase Checking	735 IL COM STATS	\$ 100.00	\$ 100.00
<b>s</b>	Sec 5/12-1001(b)	4 233333	<b>4</b> 20000
Household Good	735 IL COM STATS	\$ 500.00	\$ 500.00
	Sec 5/12-1001(b)		
W A 1	733 IL COM STATS	Ø 500 00	\$ 500.00
Wearing Apparel	Sec 5/12-1001(a)	\$ 500.00	\$ 500.00
	Sec 3/12-1001(a)		
1995 Honda Civic	735 IL COM STATS		
	Sec 5/12-1001(c)	2,000.00	2,000.00
1999 Olds Bravada	735 IL COM STATS	2,000.00	2,000.00
	Sec 5/12-1001(a)		
		\$15,000.00	\$89,000.00
5841 Huron Street	735 IL COM STATS	\$13,000.00	\$65,000.00
Berkeley, IL 60163	Sec 5/12-901		
	Total exemptions	\$16,200.00	\$94,200.00

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In re Jesus Prado	Case No.
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### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated."

If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s) on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim Without Deducting Value of Collateral" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion, if Any" on the Statistical Summary of Certain Liabilities and Related Data.

[ ] Check is box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
X-1184 Chase Home Finance PO Box 24696 Columbus OH 43224		Н	4/2008 HELOC 5840 Huron Street Berkeley IL \$159,000.00				\$7,503.00	
15-07-108-002-0000 Maria Papas, Cook County Treasurer 118 N. Clark Street Room 112 Chicago IL 60602		Н	8/2013 Property Tax				\$6,225.36	
			Total secured				\$13,728.36	\$0.00

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In re <b>Jesus Prado</b>	Case No	
SCHEDULE E -	CREDITORS HOLDING UNSECURED PRIORITY CLAIMS	
entitled to priority should be listed on this so last four digits of the account number, if any	ty, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecur chedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip y, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of heet for each type of priority and label each with the type of priority.	code, and
debtor chooses to do so. If a minor child is a	any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § e, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).	
appropriate schedule of creditors, and complete may be liable on each claim by placing an "H," in the column labeled "Contingent." If the clain	a joint case may be jointly liable on a claim, place an "x" in the column labeled "Codebtor," include the entity of Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital colorw, "J," or "C," in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place in sunadjudicated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in place an "X" in more than one of these three columns.)	mmunity ce an "X"
	each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule $\rm E$ in ed schedule, Report this total also on the Summary of Schedules.	the box
priority listed of this Schedule E in the box labe	to priority listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all amounts entitled "Totals" on the last sheet of the completed schedule. Individuals debtors with primarily consumer debts whe Statistical Summary of Certain Liabilities and Related Data.	
entitled to priority listed on this Schedule E in t	tled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consume also on the Statistical Summary of Certain Liabilities and Related Data.	
[X] Check this box if debtor has	no creditors holding unsecured priority claims to report on this Schedule E.	
TYPES OF PRIORITY CLAIMS (Check	k the appropriate box(es) below if claims in that category are listed on the attached sheets.)	
[ ] Domestic Support Obligations		
	e owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or respondent a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).	ponsible
[ ] Extensions of credit in an involuntary cas	ge e	
Claims arising in the ordinary course appointment of a trustee or the order for relief.	e of the debtor's business or financial affairs after the commencement of the case but before the earlier of the 11 U. S. C. § 507(a)(3).	
[ ] Wages, salaries, and commissions		
	s, including vacation, severance, and sick leave pay owing to employees and commissions owing to confidence of the original petition, or the center provided in 11 U.S.C. § 507(a)(4).	

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U. S. C. § 507(a)(5).

[ ] Contributions to employee benefit plans

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In re	Jesus Prado	Case No
[] Certa	in farmers and fisher	rmen
507(a)(6)		farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against debtor, as provided in 11 U. S. C.
[ ] Depo	sits by individuals	
househol		als up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, o delivered or provided, as provided in 11 U. S. C. § 507(a)(7).
[ ] Taxes	s and Certain Other I	Debts Owed to Governmental Units
	Taxes, custom duties	s, and penalties owing to federal, state, and local governmental units as set forth in 11 U. S. C. § 507(a)(8).
[ ] Com	mitments to Maintain	the Capital of an Insured Depository Institution
of the Fo 507(a)(9)	ederal Reserve System	ommitments to the FCIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governor m, or their predecessors or successors, to maintain the capital of an insured depository institution as provided in 11 U. S. C.
[] Clain	ns for Death or Perso	nal Injury While Debtor was Intoxicated
another s	Claims for death or jubstance. 11 U.S.C. §	personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or 507(a)(10).
* Amou	nts are subject to adjus	tment on April 1, 2007, and every three years thereafter with resect to cases commenced on or after the date of adjustment,
		continuation sheets attached

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In re <b>Jesus Prado</b> Case No.
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### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding unsecured claims without priority against the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If a "minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H,""W,""J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated."

If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

[ ] Check is box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETORR, SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
X-6294 Best Buy/CBNA PO Box 6497 Souix Falls SD 57117		Н	10/2004 Credit Card				\$1,622.00
X-0488 Chase Bank NA PO Box 15298 Wilmington DE 19850		Н	7/1999 credit card				2,718.00
X-6455 Chase/Best Buy PO Box 15298 Wilmington DE 19850			11/2000 Credit Card				2,055.00
X-5925 Chase/Bank One PO Box 15298 Wilmington DE 19850		Н	2/2010 Credit card				4,432.00
X-6103 Credit First NA PO Box 81315 Cleveland OH 44181-0315		Н	2/1995 Credit Card				544.00
X-0567 Discover Financial PO Box 15316 Wilmington DE 19850-5316			12/2010 Credit card				1,086.00
			7/2010 Credit Card				2,957.00
			Total				\$15,414.00

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In re Jesus Prado	Case No.	
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## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER (See instructions above)	CODEBTOR	HUSBAND, WIFE, JOINT OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF SO STATE	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
X-9992 Kohl's PO Box 3115 Milwaukee WI 53201			12/2010 Credit card				1,405.00
X-7059 Sears/CBNA PO Box 6282 Souix Falls SD 57117-6282			7/2010 Credit Card				2,957.00
X-8461 SYNCB/Wal-Mart PO Box 965024 Orlando FL 32896-5024			03/2010 Credit Card				301.00
X-2223 TD Bank/Target PO Box 673 Minneapolis MN 55440			6/1999 Credit Card				6,963.00
X-2189 CACH LLC 4340 S. Monaco 2 <sup>nd</sup> fl Denver CO 80237			8/14 Credit card				186.00
X-2528 Diversified Consultants PO Box 551268 Jacksonville FL 32255			8/11 T-Mobile			X	4,236.00
X-9616 Medical Business Bureau PO Box 1219 Park Ridge IL 60068-7219			12/2013 Medical				85.00
X-0743 Portfolio/Citibank c/o Blitt & Gaines 661 Glenn Avenue Wheeling IL 60090			6/2013 Credit Card				1,594.00
			Total unsecured from page 1				15,414.00
			Total unsecured				33,141.00

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In re	Jesus Prado	Case No.	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

[X] Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF
OTHER PARTIES TO LEASE OR CONTRACT	DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR
	NONRESIDEDTIAL REAL PROPERTY. STATE CONTRACT
	NUMBER OF ANY GOVERNMENTAL CONTRACT.

In re	Jesus Prado	Case No.	

### **SCHEDULE H - CODEBTORS**

Provide information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signors. If debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

[X] Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

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Fill in this information to identify your case:					Che	eck if this is:
						An amended filing
Debtor 1 Jesus Prado						A supplement showing post-petition
Debtor 2						pter 13 income as of the following
					date	•
United States Bankruptcy Court for the NORTHERN DISTRI	CT					X
OF ILLINOIS Case number						MM/DD/YYYY
Cust hamot						
Official Form B 61						
Schedule I: Your Income						
Part 1: Describe Employment						
1. Fill in your employment information.						
Debtor 1						tor 2 or non-filing spouse
[X] Employed				[] Employe		
[] Not Employed				[X] Not Em		
Employer's name <b>Dentsply</b> , LLC				Employer's		
Employer's address 901 W. Ogden				Employer's	add	ress
Des Plaines, Illinois 60016						
How long employed there?	l I			How long e	mnl	avad thara?
Part 2: Give Details About Monthly Income				now long e	шрк	byed there?
1 art 2. Give Details About Monthly Income	For Debto	r 1	For Debto	or 2 or		Combined
	For Debto		Non-filing			Combined
2. Monthly gross	\$5,3	308	140H-IIIIIg	z spousc	0	\$5,308
3. Monthly overtime	ΨΟς	700		0		ψ3,500
4. Total gross income	5.3	308			0	5,308
5. List all payroll deductions:	3,	700			U	3,500
5a. Tax, Medicare and Social Security	1.3	228			0	773
5b. Mandatory retirement contributions	1,2	44			0	43
5c. Voluntary retirement contributions		0			0	0
5d. Required repayment retirement loans		0				0
5e. Insurance	4	189			0	488
5f. Domestic support obligations		0			0	0
5g. Union Dues		67			0	145
5h. Other decuctions. Specify		0			0	0
6. Total deductions	1,8	328			0	1,449
(5a+5b+5c+5d+5e+5f+5g+5h)						ŕ
7. Total monthly take-home pay (Line 4 minus	3,4	180			0	3,480
line 6)						
8a. Net income from rental property and from a						
business, profession or farm.						
8b. Interest and dividends						
8c. Support for debtor, non-filing spouse or						
dependent						
8d. Unemployment compensation						
8e. Social Security						
8f. Other government assistance Specify:						
8g. Pension or retirement						
8h. Other monthly income Specify:						
9. Total (8a+8b+8c+8d+8e+8f+8g+8h)		0			0	0
10. Total monthly income (7+9)		180			0	3,480
11. Regular contributions to income		0			0	2.400
12. Combined monthly income (10+11)		180 E	.1. i.e.		0	3,480
13. Increase or decrease expected within 1 year [X	.j No [] Yes	Exp	oiain:			

### **Schedule J: Your Expenses**

### Part 1 Describe Your Household

1. Is this a joint case?	
[ ] No	
[X] Yes. Does Debtor 2 live in	n a separate household?
[X] No	
[] Yes. Debtor 2 mus	st file a separate Schedule J.
2. Do you have dependents?	[ ] No
Do not list Debtor 1 and	[X] Yes.

Dependent's relationship to	Dependent's age	Does dependent live with you?
Debtor 1 or Debtor 2		
Daughter	10	Yes
Daughter	18	Yes
Non-filing Spouse	45	Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

## Part 2: Estimate Your Ongoing Monthly Expenses

4. The rental or home ownership expenses for your residence	50
4a. Real estate taxes	500
4b. Property, homeowner's or renter's insurance	30
4c. Home maintenance, repair and upkeep	110
4d. Homeowner's association or condominium dues	0
5. Additional mortgage payments for your home or residence	0
6. Utilities:	0
6a. Electricity, heat, natural gas	265
6b. Water, sewer, garbage collection	130
6c. Telephone, cell phone, internet, satellite and cable services	215
6d. Other: Specify Internet	80
7. Food and housekeeping supplies	760
8. Childcare and children's educational costs	0
9. Clothing, laundry and dry cleaning	250
10. Personal care products and service	0
11. Medical and dental expenses	200
12. Transportation (not including car payments)	290
13. Entertainment, clubs, recreation, newspapers, magazines and books	0
14. Charitable contributions	100
15. Insurance not included in lines 4 or 20 and not deducted from your pay	0
16. Taxes not included in lines 4 or 20 Specify:	0
17. Installment or lease payments:	0
17. Histamment of case payments.	0
17b. Vehicle 2	0
17c. Other: Specify	0
17d. Other: Specify	0
18. Alimony, maintenance and support not deducted from your pay	0
19. Other payments for support to others who do not live with you	0
20. Other real property expense not included in lines 4 or 5 of this form or on Schedule I	0
20a. Mortgages on other property	0
20b. Real estate taxes	0
20c. Property, homeowner's or renter's insurance	0
20d. Maintenance, repair and upkeep expenses	0
20e. Homeowner's association or condominium dues	0
21. Other: Specify	0
22. Your monthly expenses (Total lines 4 through 21)	2980
23. Calculate your monthly net income	0
23a. Copy line 12 from Schedule I	3,480
23b. Copy line 22	-3,030
23c. Monthly net income	500
24. Do you expect an increase or decrease within the next year?	
[X] No	
[] Yes Explain:	

# **United States Bankruptcy Court Northern District of Illinois**

DECLARATI	ON CONCERNING DEBTOR	'S SCHEDULES
DECLARATION	N UNDER PENALTY OF PERJURY BY IND	DIVIDUAL DEBTOR
	f perjury that I have read the foregoing sumpage plus 2J, and that they are true and co	
sheets [total shown on summar		
sheets [total shown on summar		

*Penalty for making a false statement or concealing property:* Fine of up to \$500.000 or imprisonment for up to 5 years or both. 18 U.S.C. § \$ 152 AND 3571.

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### UNITED STATES BANKRUPTCY COURT, NORTHERN DISTRICT OF ILLINOIS

In re	Jesus Prado	Case No.	

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating 'a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to an applicable question is "none," mark the box labeled "None." If additional space is needed to answer any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietorship or self employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in trade, business, or other activity, other than as an employee, to supplement income from debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11U.S.C. § 101.

### 1. Income from employment or operation of business

None [X]

DEBTOR:

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of the calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal year rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

YEAR	<u>AMOUNT</u>	<u>SOURCE</u>
2013 2014 Y-T-D	\$ 48,250.00 \$ 60,352.00 \$ 26,542.00	Dentsply, LLC Dentsply, LLC Dentsply, LLC
SPOUSE:		
YEAR	<u>AMOUNT</u>	SOURCE

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### 2. Income other than from employment or operation of business

None State the amount of income received by the debtor other than from employment, trade, profession, operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

YEAR	AMOUNT	SOURCE
2013 2014 Y-T-D	\$ 0.00 \$ -23,570.00 \$ 0.00	Self employment, musician

### 3. Payments to creditors

Complete a or b, as appropriate, and c.

None [X]

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF	<u>AMOUNT</u>	<u>AMOUNT</u>
OF CREDITOR	<b>PAYMENTS</b>	PAID	STILL OWING

None [X]

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate of all property that constitutes or is affected by such transfer is not less than \$5,000. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF	<u>AMOUNT</u>	<u>AMOUNT</u>
OF CREDITOR	PAYMENTS/	PAID OR	STILL OWING
	<b>TRANSFERS</b>	VALUE OF	
		<b>TRANSFERS</b>	

None [X]

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATE OF	AMOUNT	AMOUNT
OF CREDITORS AND	<b>PAYMENT</b>	PAID	STILL OWING
RELATIONSHIP TO DEBTOR			

### 4. Suits and administrative proceedings, executions, garnishments and attachments:

None a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

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CAPTION OF SUIT NATURE OF COURT STATUS OR AND CASE NO. PROCEEDING AND DISPOSITION

LOCATION

14 M4 1356 Contract Municipal 4 Pending Portfolio Recovery Maywood, IL

v. Jesus Prado

None

None

[X]

[X]

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED DATE OF DESCRIPTION AND SEIZURE VALUE OF PROPERTY

### 5. Repossessions, foreclosures, and returns:

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF DATE OF REPOSESSION, DESCRIPTION AND FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships:

None a. Describe any assignment of property for the benefit of creditors made within **120 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATE OF TERMS OF ASSIGNMENT
OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

OF ASSIGNEE ASSIGNMENT OR SETTLEMENT

b. List all property which has been in the hands of a custodian, receiver or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not

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filed.)

NAME AND ADDRESS OF CUSTODIAN

NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF **ORDER** 

**DESCRIPTION** & VALUE OF **PROPERTY** 

Gifts

list all gifts or charitable contributions made within one year immediately preceding the commencement of this case except None ordinary and usual gifts to family members aggregating less than \$200 in value per family member and charitable [X] contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR **ORGANIZATION** 

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF **GIFT** 

**DESCRIPTION AND** VALUE OF GIFT

Losses

None List all losses from fire, theft, other calamity or gambling within **one year** immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state income for [X] each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**DESCRIPTION AND** 

DESCRIPTION OF CIRCUMSTANCES AND, VALUE OF PROPERTY IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS DATE OF LOSS

Payment related to debt counseling or bankruptcy within one (1) year of filing:

NAME AND ADDRESS AMOUNT OF MONEY OR DATE OF PAYMENT, NAME OF **OF PAYEE** PAYOR IF OTHER THAN DEBTOR DESCRIPTION AND VALUE OF PROPERTY

Paul C. Sheils, Attorney 15 Salt Creek Lane, Suite 122

Hinsdale, IL 60521

**April 3, 2015** 

\$690.00

**Access Counseling** April 3, 2015 \$ 50.00

Clerk of Bankruptcy Court **April 3, 2015** \$310.00

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#### 10. Other transfers

None [X]

a. List all other property, other than property transferred in the ordinary course of business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR **DATE** 

DESCRIBE PROPERTY
TRANSFERRED AND
VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None [X]

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings or other financial accounts, certificates of deposit, or other instruments, shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE AND NUMBER OF ACCOUNT AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None [X]

List each safe deposit or other box or depository in which the debtor has or had securities, cash or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY DESCRIPTION DATE OF OF CONTENTS TRANSFER OR SURRENDER

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### 13. Setoffs

None List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAMES AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

### 14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

[X]

NAME AND ADDRESS OF OWNER DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

### 15. Prior address of debtor

None If a debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor has occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** 

NAME USED

DATES OF OCCUPANCY

### 16. Spouses or Former Spouses

None If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska,

[X] Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin)

within the eight-year period immediately preceding the commencement of the case, identify the name of
debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME OF SPOUSE OR FORMER SPOUSE

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### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes or material

"Site" means any location, facility or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or other similar term under an Environmental Law

None [X]

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and if known, the Environmental Law.

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERMENTAL UNIT NOTICE LAW

None [X]

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of notice.

SITE NAME NAME AND ADDRESS DATE OF ENVIRONMENTAL AND ADDRESS OF GOVERMENTAL UNIT NOTICE LAW

None [X]

c. List all judicial or administrative proceedings, including settlements or orders, under my Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the Governmental Unit that was a party to the proceeding, and the docket number.

NAME AND ADDRESS <u>DOCKET NUMBER</u> STATUS OR <u>DISPOSITION</u>

### 18 Nature, location and name of business

None [X]

a. *If the debtor is an individual,* list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner or managing executive of a corporation, partner in a corporation, sole proprietor or was self-employed in a trade, profession, or other activity either full-or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

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If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses and the beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the filing of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses and the beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the filing of this case.

LAST FOUR DIGITS **NAME** 

OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

**ADDRESS** NATURE OF BUSINESS **BEGINNING AND ENDING DATES** 

b. Identify any business listed in 18a that is a "single asset real estate" as defined in 11 U.S.C. § 101. None [X]

> **ADDRESS** NAME

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as described above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None a. List all bookkeepers and accountants who within two years immediately preceding the filing of this bankruptcy case [X] kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

List all firms or individuals who within the **two years** immediately preceding the filing of this None [X]

bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

> DATES SERVICES RENDERED NAME ADDRESS

None List all firms or individuals who at the time of the commencement of this case were in possession [X]of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

> **NAME ADDRESS**

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None [X]

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

### 20. Inventories

None [X]

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY INVENTORY DOLLAR AMOUNT SUPERVISOR OF INVENTORY

None b. Name of person having possession of inventories.

[X]

<u>DATE OF INVENTORY</u>

NAME AND ADDRESS OF CUSTODIAN
OF INVENTORY RECORDS

### 21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and the percentage of partnership interest of each member

[X] of the partnership

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who

[X] directly or indirectly owns, controls or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS TITLE NATURE AND PERCENTAGE OF STOCK OWNERSHIP

Entered 06/18/15 09:41:04 Case 15-21083 Doc 1 Filed 06/18/15 Desc Main Document Page 32 of 42 22. Former partners, officers, directors and shareholders a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding None [X]the commencement of this case. DATE OF WITHDRAWL NAME **ADDRESS** b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one None [X]year immediately preceding the commencement of this case. NAME AND ADDRESS TITLE DATE OF WITHDRAWAL <del>23</del>. Withdrawals from a partnership or distribution by a corporation If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including None compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year [X]immediately preceding the commencement of this case. NAME & ADDRESS DATE OF PURPOSE AMOUNT OF MONEY OR OF RECIPIENT, OF WITHDRAWL DESCRIPTION AND VALUE RELATIONSHIP TO DEBTOR OF PROPERTY **Tax Consolidation Group** 24. If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any None consolidated group for tax purposes of which the debtor has been a member at any time within six years immediately [X] preceding the commencement of this case. NAME OF PARENT CORPORATION LAST FOUR DIGITS OF TAXPAYER IDENTIFICATION # Pension Funds. 25. None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within six years immediately preceding the [X]commencement of this case. NAME OF PENSION FUND LAST FOUR DIGITS OF TAXPAYER IDENTIFICATION # DECLARATION CONCERNING DEBTOR'S STATEMENT OF FINANCIAL AFFAIRS

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto, consisting of a total of 10 sheets, and that they are true and correct.

## **United States Bankruptcy Court** Northern District of Illinois

In re _	Jesus Prado	Case No		
	DISCLOSI	URE OF COMPENSATION OF ATTORNEY F	OR D	EBTOR
1.	paid to me within one year before the fili	I Bankruptcy rule 2016(b). I certify that I am the attorney for ng of the petition in bankruptcy, or agreed to be paid to me, ection with this bankruptcy case is as follows:		
	For legal services, I have agreed to a	accept	. \$	4,000.00
	Prior to the filing of this statement I	have received	\$	690.00
	Balance Due		\$	3,310.00
2.	\$ of the filing fee ha	as been paid.		
3.	The source of the compensation paid to r	ne was:		
	[X] Debtor	[ ] Other (specify)		
4.	The source of the compensation to b	e paid to me is:		
	[X] Debtor	[ ] Other (specify)		
5.	[X] I have not agreed to share	the above compensation with any other person unless	they a	re members or associates of my law firm:
		above-disclosed compensation with a person or perso with a list of the names of the people sharing in the c		
6.	<ul><li>a. Analysis of the debtor's financi</li><li>b. Preparation and filing of any per</li></ul>	, I have agreed to render legal service for all aspects of all situation, and rendering advice to the debtor in detection, schedules, statements, and plan which may be the meeting of creditors and confirmation hearing, an	erminir require d any a	ng whether to file a petition in bankruptcy; d; djourned hearings thereof;
7.		ve-disclosed fee does not include the following services: voidances, relief from stay actions or any other adversarearing.		
		CERTIFICATION		
		a complete statement of any agreement or arrangement for p ) in this bankruptcy proceeding.	ayment	to me for
	Date:	-		
		Paul C. Sheils, Attorney 15 SALT CREEK LANE, SUITE 122 HINSDALE, ILLINOIS 60521		

(630) 655-1204

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342 (b) OF THE BANKRUPTCY CODE

In accordance with § 342 (b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees can not give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list in your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly addressed envelope, unless you file a statement with the court requesting that each spouse received a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individuals debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### <u>Chapter 7</u>: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain types of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee: \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules and the local rules of the court. The documents and deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy forms.html#procedure.

### Certificate of Attorney I hereby certify that I delivered this notice required by § 342(b) of the Bankruptcy Code. Paul C. Sheils Printed Name of Attorney Signature of Attorney Date Address: 15 SALT CREEK LANE, SUITE 122 HINSDALE, ILLINOIS 60521 (630) 655-1204 **Certificate of Debtor(s)** I (We), the debtor(s), affirm that I(we) have received and read this notice. Jesus Prado Signature of Debtor Printed Name(s) of Debtor(s) Date

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Name of Debtor(s):

Signature(s) of Debtor(s) (Individual/Joint)  declare under penalty of perjury that the information provided in this petition s true and correct.  If petitioner is an individual whose debts are primarily consumer debts and has shosen to file under Chapter 7, 11 am aware that 1 may proceed under Chapter 7, 11, 12, or 13 of Title 11 United States code, understand the relief available under each such chapter, and choose to proceed under Chapter 7.  Irequest relief in accordance with the chapter of Title 11, United states Code, Specified in this petition  Signature of Joint Debtor  Date  Signature of Attorney for Debtor  PAUL C. SHEILS  Printed Name of Attorney for Debtor(s)  PAUL C. SHEILS, ATTORNEY  Firm Name  15 SALT CREEK LANE, SUITE 122  Address  HINSDALE, ILLINOIS 60521		Page 36 of
Signature(s) of Debtor(s) (Individual/Joint)  declare under penalty of perjury that the information provided in this petition s true and correct.  If petitioner is an individual whose debts are primarily consumer debts and has shosen to file under Chapter 7] I am aware that I may proceed under Chapter 7, 11, 12, or 13 of Title 11 United States code, understand the relief available under each such chapter, and choose to proceed under Chapter 7.  Ir request relief in accordance with the chapter of Title 11, United states Code, Specified in this petition  Signature of Joint Debtor  Date  Signature of Attorney  Figure Name of Attorney for Debtor(s)  PAUL C. SHEILS  Printed Name of Attorney for Debtor(s)  PAUL C. SHEILS, ATTORNEY  Firm Name  15 SALT CREEK LANE, SUITE 122  Address  HINSDALE, ILLINOIS 60521	untary Petition	N
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If petitioner is an individual whose debts are primarily consumer debts and has shosen to file under Chapter 7] I am aware that I may proceed under Chapter 7, 11, 12, or 13 of Title 11 United States code, understand the relief available under each such chapter, and choose to proceed under Chapter 7.  I request relief in accordance with the chapter of Title 11, United states Code, Specified in this petition  Signature of Joint Debtor  Date  Signature of Attorney  Signature of Attorney for Debtor  PAUL C. SHEILS  Printed Name of Attorney for Debtor(s)  PAUL C. SHEILS, ATTORNEY  Firm Name  15 SALT CREEK LANE, SUITE 122  Address  HINSDALE, ILLINOIS 60521		petition
Request relief in accordance with the chapter of Title 11, United states Code, Specified in this petition  Signature of Joint Debtor  Date  Signature of Attorney  Signature of Attorney  FAUL C. SHEILS  Printed Name of Attorncy for Debtor(s)  PAUL C. SHEILS, ATTORNEY  Firm Name  15 SALT CREEK LANE, SUITE 122  Address  HINSDALE, ILLINOIS 60521	[If petitioner is an individual whose debts are primarily consumer debts chosen to file under Chapter 7] I am aware that I may proceed under Ch 11, 12, or 13 of Title 11 United States code, understand the relief availa	apter 7,
Signature of Joint Debtor  Date  Signature of Attorney  Signature of Attorney  PAUL C. SHEILS  Printed Name of Attorncy for Debtor(s)  PAUL C. SHEILS, ATTORNEY  Firm Name  15 SALT CREEK LANE, SUITE 122  Address  HINSDALE, ILLINOIS 60521	I request relief in accordance with the chapter of Title 11, United states Specified in this petition	Code,
Signature of Joint Debtor  Date  Signature of Attorney  Signature of Attorney  PAUL C. SHEILS  Printed Name of Attorncy for Debtor(s)  PAUL C. SHEILS, ATTORNEY  Firm Name  15 SALT CREEK LANE, SUITE 122  Address  HINSDALE, ILLINOIS 60521	Simple of the same	
Signature of Attorney  Signature of Attorney  PAUL C. SHEILS  Printed Name of Attorney for Debtor(s)  PAUL C. SHEILS, ATTORNEY  Firm Name  15 SALT CREEK LANE, SUITE 122  Address  HINSDALE, ILLINOIS 60521	Signature	
Signature of Attorney  Signature of Attorney  Signature of Attorney for Debtor  PAUL C. SHEILS  Printed Name of Attorney for Debtor(s)  PAUL C. SHEILS, ATTORNEY  Firm Name  15 SALT CREEK LANE, SUITE 122  Address  HINSDALE, ILLINOIS 60521	Signature of Joint Debtor	
Signature of Attorney  Signature of Attorney  Signature of Attorney for Debtor  PAUL C. SHEILS  Printed Name of Attorney for Debtor(s)  PAUL C. SHEILS, ATTORNEY  Firm Name  15 SALT CREEK LANE, SUITE 122  Address  HINSDALE, ILLINOIS 60521		
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PAUL C. SHEILS Printed Name of Attorncy for Debtor(s)  PAUL C. SHEILS, ATTORNEY  Firm Name  15 SALT CREEK LANE, SUITE 122  Address  HINSDALE, ILLINOIS 60521	Paul C. Sheila	
Printed Name of Attorney for Debtor(s)  PAUL C. SHEILS, ATTORNEY  Firm Name  15 SALT CREEK LANE, SUITE 122  Address  HINSDALE, ILLINOIS 60521		
PAUL C. SHEILS, ATTORNEY  Firm Name  15 SALT CREEK LANE, SUITE 122  Address  HINSDALE, ILLINOIS 60521	Printed Name of Attorney for Debtor(s)	
15 SALT CREEK LANE, SUITE 122 Address  HINSDALE, ILLINOIS 60521		
15 SALT CREEK LANE, SUITE 122 Address HINSDALE, ILLINOIS 60521		
Address  HINSDALE, ILLINOIS 60521  (630) 655-1204	rim Name	ĺ
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so as to be incapa [ lDisability. (De	able of reali efined in 11	izing and U.S.C. §	making rational of 109(h)(4) as phy	paired by reason of national decisions with respect sically impaired to the briefing in person,	et to financial he extent of b	eing unable, after
[]Active military	y duty in a 1	military c	ombat zone.			
[]5. The United requirement of 1	States trus 1 U.S.C. §	tee or bar 109(h) do	nkruptcy administ oes not apply in th	rator has determined ils district.	l that the cred	it counseling

I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:
Date:

# **United States Bankruptcy Court Northern District of Illinois**

In Re	Jesus Prado	Case No.
	DECLA	ARATION CONCERNING DEBTOR'S SCHEDULES
	DECL	ARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR
	I declare undersheets [total shown of information and belief.	penalty of perjury that I have read the foregoing summary and schedules, consisting of 19 on summary page plus 2], and that they are true and correct to the best of my knowledge,
	information talk series.	
Date		Signature
Penalty fo	r making a false statement or c	concealing property: Fine of up to \$500.000 or imprisonment for up to 5 years or both.  18 U.S.C. § \$ 152 AND 3571.

	Case 15-21083		06/18/15 umentF			5 09:41:04	Desc Main	
22.	Former partners, officers, d		eholders	Paye 3	39 of 42			
None [X]	a. If the debtor is a partnersh	nip, list each memb ase.	er who withd	irew fror	n the partnersh	ip within one y	ear immediately pred	eding
	NAME	ADDRESS	DATE	OF WI	THDRAWL			
None [X]	b. If the debtor is a corporat year immediately preceding	ion, list all officers the commencement	s, or directors nt of this case	whose r	elationship wit	h the corporati	on terminated within (	one
	NAME AND ADDRESS	TITLE	<u>DATI</u>	E OF W	<u>THDRAWAL</u>			
23.	Withdrawals from a part	nership or distrib	ution by a co	orporati	on .	·	_	
None [X]	If the debtor is a partnershi compensation in any form, immediately preceding the	bonuses, loans, sto	ck redemptio	wals or d ons, optio	listributions cre ms exercised a	edited or given ad any other pe	to an insider, including rquisite during one yo	ig e <b>ar</b>
	NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO <u>DEE</u>	<u>OF WITH</u>	F PURPOSE IDRAWL	р		F MONEY OR ON AND VALU IY		
None [X]	Tax Consolidation Group  If the debtor is a corporation consolidated group for tax preceding the commencem  NAME OF PARENT COL	purposes of which ent of this case.	the debtor ha	as been a	member at any	nber of the pare y time within si	ix years immediately	
25.	Pension Funds.		<u>.</u>				_	
None [X]	If the debtor is not an indi debtor, as an employer, ha commencement of this cas	s been responsible	e and federal for contributi	taxpaye	r identification y time within s	number of any ix years imme	pension fund to which diately preceding the	the
	NAME OF PENSION FU	<u>ND</u>	LAST FOUR	R DIGITS	S OF TAXPAY	<u>'ER IDENTIFI</u>	<u>CATION#</u>	
			CONCERN	DIC DE	DTOD'S			
		DECLARATION STATEMENT						
any a	I declare under penalty of attachments thereto, consisting	perjury that I have g of a total of 10 sh	e read the ansv eets, and that	wers con they are	tained in the fo true and corre	oregoing staten	nent of financial affair	s and
Date	<u> </u>			sig	nature:			
						Ch		

# United States Bankruptcy Court Northern District of Illinois

rado	Ca	ase No			
NIVIDITA	I DERTOR'S	STATEMENT (	OF INTENT	ion	
<u>N VIDUA</u>	L DEBION B	STATEMENT	<u>JI MAXILIAI</u>	1011	
schedule of	executory contracts:	and unexpired leases	which includes p	ersonal property sub	ject to and unexpired lease.
		<b>.</b>	Pour de la	D '111.	Dahamilla
ecured	Name	be surrendered	claimed as exempt	redeemed 11 USC § 722	Debt will be reaffirmed 11 USC §524 (c)
				!	
				:	
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ŀ	1	ļ			
d Lessor			3		
Ivanic		000 y 502(11 <u>41)</u> (11	eg.		
ı	ı		A.		
		signature:	19	<b></b>	
		1			
	schedule of schedule of the following secured	schedule of assets and liabilities schedule of executory contracts the following with respect to the Creditor's Name  d Lessor's Lea	schedule of assets and liabilities which includes consuschedule of executory contracts and unexpired leases the following with respect to the property of the estate becured Creditor's Property will be surrendered Name be surrendered delayers. Lease will be assumed	schedule of assets and liabilities which includes consumer debts secure schedule of executory contracts and unexpired leases which includes the following with respect to the property of the estate which secures the following with respect to the property will be surrendered chaimed as exempt    Creditor's   Property will be surrendered chaimed as exempt	schedule of assets and liabilities which includes consumer debts secured by property of the schedule of executory contracts and unexpired leases which includes personal property subthe following with respect to the property of the estate which secures those consumer debthe following with respect to the property will be redeemed claimed as exempt Property will be redeemed 11 USC § 722

# **United States Bankruptcy Court Northern District of Illinois**

In re _	Jesus Pr <u>ado</u>	Case No
	Di	SCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR
1.	paid to me within one year be	329(a) and Bankruptcy rule 2016(b). I certify that I am the attorney for the above-named debtor(s) and that the compensation or the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the or in connection with this bankruptcy case is as follows:
	For legal services, I have a	greed to accept
	Prior to the filing of this st	atement I have received
	Balance Due	\$ 3,310.00
2.	S 310.00 of the	ĭling fee has been paid.
3.	The source of the compensation	n paid to me was:
	[X] Debtor	[ ] Other (specify)
4.	The source of the compens	ation to be paid to me is:
	[X] Debtor	[ ] Other (specify)
5.	[X] I have not agree	to share the above compensation with any other person unless they are members or associates of my law firm:
		share the above-disclosed compensation with a person or persons who are not members of my law firm. A copy, together with a list of the names of the people sharing in the compensation, is attached.
6.	<ul><li>a. Analysis of the debto</li><li>b. Preparation and filing</li></ul>	closed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: r's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy; of any petition, schedules, statements, and plan which may be required; debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof; eeded)
7.	By agreement with the debtor dischargeability actions, jud the preparing, filing, arguin	(s), the above-disclosed fee does not include the following services: Representation of the debtor(s) in any icial lien avoidances, relief from stay actions or any other adversary proceeding. Any post petition motions including g and appearing.

### CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Date:

Paul C. Sheils, Attorney
15 SALT CREEK LANE, SUITE 122
HINSDALE, ILLINOIS 60521
(630) 655-1204

Case 15-21083 Doc 1 Filed 06/18/15 Entered 06/18/15 09:41:04 Desc Main administrative fee: Total fee \$274)

administrative fee: Total fee \$274)

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Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### Chapter 11: Reorganization (\$1000 filing fee: \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee; Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation:

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules and the local rules of the court. The documents and deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy">http://www.uscourts.gov/bkforms/bankruptcy</a> forms.html#procedure.

### Certificate of Attorney

Paul C. Sheils	Jane C.	Phaile
rinted Name of Attorney	Signature of Attorney	Date
Address:		
5 SALT CREEK LANE, SUITE 122		
HNSDALE, ILLINOIS 60521		
630) 655-1204		
	Certificate of Debtor(s)	2
707/ N. 11. ( ) 07 11. T( )		
I (We), the debtor(s), affirm that I(we)	have received and read this notice.	19
	7 180	7
Jesus Prado	- Addr	